Case 16-15691 Doc 1 Fill in this information to identify your case:	Filed 05/09/16	Entered 05/09/16 11:39:28 age 1 of 98	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Andrina First name	Joel First name
Write the name that is on	T.	D.
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Tyson Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle person	Middle neget
Include your married or maiden names.	Middle name	Middle name
maidernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 6551	XXX - XX
Security number or	OR	OR
federal Individual Taxpayer Identification	9 xx - xx-	9 xx - xx-
number (ITIN)		

Andrina Case 16-15691 TDoc 1 Filed 05/09/16 Entered 05/09/16 /141/39:28 Desc Main Debtor 1 Page 2 of 98 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 3426 Ridgeland Ave Apt.2 3426 Ridgeland Ave Apt.2 Number Street Number Street 60402 Berwyn Illinois Illinois 60402 Berwyn City State Zip Code City State Zip Code Cook Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

 The chapter of the Bankruptcy Code you are choosing to file under 	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13								
8. How you will pay the fee	court for more details about pay with cash, cashier's che behalf, your attorney may pay I need to pay the fee in in Individuals to Pay Your Filing I request that my fee be we law, a judge may, but is not 150% of the official poverty	ut how you may pay. Typ neck, or money order I pay with a credit card or nstallments. If you choong Fee in Installments (Of vaived (You may reques t required to, waive your y line that applies to you e this option, you must f	oically, if you a lif your attorney check with a pose this option, fficial Form 103 at this option or fee, and may ar family size a fill out the Apple	sign and attach the Application for					
9. Have you filed for bankruptcy within the last 8 years?	✓ No. ☐ Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number					
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	District Debtor District	When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known					
residence?	✓ No. Go to line 12. ☐ Yes. Has your landlord obtained and line 12. ☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial State</i> this bankruptcy preserved.	tement About an Eviction Judgn	•						

Andrina Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (1414)39:28 Desc Main Debtor 1 Page 4 of 98 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 2 (Spouse Only in a Joint Case):

About Debtor 1: You must check one: ✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause

and is limited to a maximum of 15 days.

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

I am not required to receive a briefing about credit

counseling because of:

Active duty. I am currently on active military duty in a military combat zone.

internet, even after I reasonably tried to

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about of	credit
 counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 98 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 1-49 18. How many creditors 5,001-10,000 50,001-100,000 **✓** 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Andrina Tyson /s/ Joel Terry Signature of Debtor 2 Signature of Debtor 1 5/9/2016 5/9/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.			
/s/ Mike Miller Signature of Attorney for Debtor		Date	5/9/2016 MM / DD / YYYY
Mike Miller			
Printed name			
Semrad Law Firm			
Firm name			
Street			
City	State		Zip Code
- ,			1
Contact phone		Er	nail address
	•		
Bar number		St	ate

Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Fill in this information to identify your case: Debtor 1 Andrina Tyson First Name Middle Name Last Name Debtor 2 Joel Terry (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$8,726.00 1b. Copy line 62, Total personal property, from Schedule A/B \$8,726.00 1c. Copy line 63, Total of all property on Schedule A/B.....

Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$800.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$80.286.44 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$81,086.44 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2.820.05

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J......

\$2,645.00

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Andrina Case 16-15691 ⊤Doc 1 Filed 05#09/16 Entered 05/09/16 /141/39:28 Desc Main Debtor 1 Page 9 of 98 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,672.34 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,529.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as

\$0.00

\$9,529.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

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Fill in this	information to identify your case:			J		
Debtor 1	Andrina	T.	Tyson			
	First Name	Middle	Name Last N	lame		
Debtor 2	Joel	D.	Terry			
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
United Sta	ates Bankruptcy Court for the:	Northern	District of III	inois State)		
Case num (If known)	nber		,			
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
ategory v esponsib vrite your Part 1:	tegory, separately list and deswhere you think it fits best. Be ble for supplying correct inforr name and case number (if known bescribe Each Residency own or have any legal or equ	as complete and mation. If more s own). Answer evo ce, Building, l	d accurate as possible. I pace is needed, attach ery question. Land, or Other Rea	f two married people are filin a separate sheet to this form I Estate You Own or Ha	g together, both are ed . On the top of any add	qually
1. DO YOU	No. Go to Part 2	illable iliterest ili	any residence, building	, ianu, or similar property:		
	Yes. Where is the property?					
1.1	res. Where is the property:		What is the property Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street address, if available, or o	ther description	Duplex or multi-uni		Creditors Who Have C	laims Secured by Property.
			Condominium or co	•	Current value of the	Current value of the
			Manufactured or m	obile home	entire property?	portion you own?
			Land			
	Number Street		Investment property	,	Describe the nature of	f your ownership
			Timeshare Other		interest (such as fee s the entireties, or a life	e estate), if known.
	City State	Zip Code	Other		-	
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only lebtors and another	Check if this is considered (see instructions	ommunity property)
			Other information yo	u wish to add about this item	, such as local	
			property identification	n number:		
If you	own or have more than one, list h		What is the property Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street address, if available, or o	other description	Duplex or multi-uni	t building	Current value of the	Current value of the
			Manufactured or m	obile home	entire property?	portion you own?
	Number Street		Investment property	,	Describe the nature of	f your ownership
			Timeshare		interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other		,	··
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	•	Check if this is co	ommunity property)
			At least one of the o	lebtors and another		

Other information you wish to add about this item, such as local property identification number:

Debtor 1	AndrinaCase 16-156 First Name	91 T.Doc 1 Middle Name	Filed 05/09/16 Entered 05/09/16 Document Page 11 of 98	@14.14.039: <u>28 Des</u>	c Main
1.3 Stre	eet address, if available, or otl		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	•	laims or exemptions. Put and claims on Schedule D: hims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
] [[]	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Determinished the information you wish to add about this item, so	Check if this is con (see instructions)	mmunity property
you ha		tion you own for all te that number here.	roperty identification number: of your entries from Part 1, including any entries fo		
Do you ov you own th 3. Cars, va	wn, lease, or have legal or e nat someone else drives. If you ans, trucks, tractors, sport utili	equitable interest in u lease a vehicle, also	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexples		
Ye 3.1		Toyota Avalon 1996 140000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$2725.00
3.2	Make Model: Year: Approximate mileage: Other information: 2007 Ford Crown Victoria	Ford Crown Victoria 2007 131000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$1400.00

Debtor 1	AndrinaCase 16-15691 T.Doc 1	Filed 05/09/16 Entered 05/09/16	6 (4k4ki39: <u>28 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 98			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	•	
	Model: Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:		Orcators vino riave ora	iins occured by 1 roperty.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule L		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	Yes				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
		all of your entries from Part 2, including any entries to	1 04	125.00	
you na	TO ALLASTICATION I AIR 2. WITE MIAL HAMIDE HE	V			

Andrina Case 16-15691 ⊤Doc 1 Filed 05/09/16 Entered 05/09/16 /14:39:28 Desc Main Debtor 1 Page 13 of 98 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware П No ✓ Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... Used Electronics \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing and Shoes \$3000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **~** No Yes. Describe...

Debtor 1 AndrinaCase 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (Addis 39:28 Desc Main

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Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Chase - Checking \$601.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Andrina Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (141):39:28 Desc Main Document Page 15 of 98 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Andrina Ca	ase 1	.6-15691	T.Doc 1		05/09/16 cumente			6 <i>(1</i> 44).	Des	sc Main
24.				ation IRA, in a), 529A(b), and		a qualified	d ABLE progra	m, or under a	qualified stat	e tuition program.		
		No Yes	Instituti	on name and c	lescription. Sep	arately file	the records of a	ny interests.11	U.S.C. § 521(d	5):		
25.	ехе	sts, equita rcisable fo No Yes. Desc	or your		ts in property	(other tha	an anything lis	ted in line 1), a	and rights or	powers		
26.	Еха	ents, copy	rrights, rnet don				intellectual pro yalties and licens		s			
27.	Еха		ding pe		eneral intangil e licenses, coo		ssociation holdin	gs, liquor licens	ses, professior	nal licenses		
Mon	iey (or prope	erty ov	wed to you	?						po Do	rrent value of the rtion you own? not deduct secured ms or exemptions.
28.	✓	Yes. Give s about you a	specific i them, in	nformation ncluding wheth led the returns ears	er					Federal: State: Local:	-	
	Exan	ily suppor nples: Past No		ump sum alimo	ony, spousal sup	pport, child	support, mainte	nance, divorce	settlement, pro	perty settlement	-	
	Ħ		specific i	nformation						Alimony: Maintenance: Support: Divorce settlement Property settlement	-	
	Exan	<i>nples:</i> Unpa	aid wage al Secui	-			ity benefits, sick omeone else	pay, vacation pa	ay, workers' cor	mpensation,		

Debt	tor 1	AndrinaCase 16 First Name	6-15691	T.Doc 1		<u>05/09/16</u> um'ë'r}t™	Entere Page 1		166 (1612) (1823) 1823	Des	<u>c Main</u>
31.		rests in insurance mples: Health, disabi		ırance; health			Ū		r's insurance		
		No Yes. Name the insur of each policy and lis	, ,	′	Company na	me:			Beneficiary:	<u> </u>	Surrender or refund value:
32.	If you	interest in propert u are the beneficiary erty because someo No Yes. Describe	of a living trus				policy, or are o	currently entitle	d to receive		
33.		ms against third pa mples: Accidents, em					ade a dema	nd for payme	nt		
		No Yes. Describe								_	
34.		er contingent and et off claims	unliquidated	claims of ev	ery nature	, including co	unterclaims	of the debtor	and rights		
		No Yes. Describe								-	
35.	✓	financial assets yo No Yes. Describe	u did not alre	eady list							
36.		the dollar value of Part 4. Write that nu									\$601.00
Part	5:	Describe Any B	susiness-R	elated Pro	perty Yo	u Own or H	ave an Int	erest In. Lis	st any real estate	e in P	art 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any b	usiness-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								po i Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	_	ounts receivable or No	commission	s you alread	y earned						
	=	Yes. Describe									
39.		ce equipment, furn nples: Business-rela			odems, prin	ters, copiers, fa	x machines, r	ugs, telephone	es, desks, chairs, elect	ronic de	evices
		No Yes. Describe								_	

		AndrinaCase 16 First Name		Middle Name	Filed 05/09/16 Document	Page 18 of 98	l.6 (Akab.:39: <u>28</u>	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	pplies you us	se in business, and tool	s of your trade			
	✓	No							
		Yes. Describe] ——	
41.	Inve	entory							
	$\overline{\mathbf{V}}$	No							
	=	Yes. Describe						l 	
42.	Inte	rests in partnershi	ps or ioint v	entures					
	✓		,						
					Name of entity:		% of ownership:		
		Yes. Give specific information about							
		them							
							-		
43. C	Custo	omer lists, mailing	lists, or othe	r compilatio	ns				
	V	No							
	回	Yes. Do your lists inc	clude persona	lly identifiable	e information (as defined in	n 11 U.S.C. § 101(41A))?			
		П.,							
		∐ No							
		Yes. Descr	ibe						
44.	Any	business-related p	roperty you	did not alrea	dy list				
	V	No							
	=	Yes. Give specific							
	_	information							
								· ·	
									
								· ·	
			-			es for pages you have attac			
01.1									
Part	6:	Describe Any F If you own or have an	arm- and interest in far	Commerci mland, list it in	al Fishing-Related Part 1.	Property You Own or I	Have an Interest In	l .	
46.	Do	you own or have a	ny legal or ed	quitable inter	rest in any farm- or com	mercial fishing-related prop	erty?		
	✓	No. Go to Part 7.							value of the
	П	Yes. Go to line 47.							you own? educt secured
								claims	
								or exemp	itions
47.		m animals <i>mples:</i> Livestock, pou	ıltrı/ farm-raic	ad fish					
	xa	nipies. Livestock, pot	auy, iaiiii-iais	cu IISH					
		No						-	
		Yes. Describe							

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48.	Cro	ps-either growing or harvested	ł	20001110111	. ago 10 0. 00		
	✓	No					
		Yes. Describe					
49.	Farr	m and fishing equipment, imple	ements, machir	nery, fixtures, and tools	of trade		
	✓	No					
		Yes. Describe					
50.	Farr	m and fishing supplies, chemica	als, and feed				
	✓	No					
		Yes. Describe				_	
51.	Any	farm- and commercial fishing-r	related property	y you did not already lis	st		
	✓	No					
		Yes. Describe					
		e dollar value of all of your entr Write that number here					
	u. t 0.				·		
Part	7:	Describe All Property You	ı Own or Ha	ve an Interest in Th	nat You Did Not List Above		
53.		you have other property of any lamples: Season tickets, country club		ot already list?			
	✓		membership				
	_	Yes. Give specific					
		information					
54. A	dd th	e dollar value of all of your entr	ries from Part 7	. Write that number her	e	>	
Part	Q·	List the Totals of Each Pa	art of this Ec	orm			
ran	0.	LIST THE TOTALS OF LACTIFE	art or tills i c	71111			
55. F	Part 1	: Total real estate, line 2			>		
56. p	oart 2	total vehicles, line 5		\$4125.00			
57. P	art 3:	Total personal and household	items, line 15	\$4000.00			
58. P	art 4:	Total financial assets, line 36		\$601.00			
59. F	Part 5	: Total business-related proper	rty, line 45				
60. F	Part 6	: Total farm- and fishing-relate	d property, line	52			
61. F	Part 7	: Total other property not listed	d, line 54				
62. 1	Γotal	personal property. Add lines 56 t	through 61	\$8726.00			+ \$8726.00
				φσ. 20.00	Copy personal property to	otal ▶	
							\$8726.00
63. T	otal c	of all property on Schedule A/B.	. Add line 55 + li	ne 62			

E:II :	in this inform	Case 16-15691	Doc 1 Filed 05/	09/16 Entered 05/	09/16 11:39:28	Desc Main
	otor 1	ation to identify your case: Andrina	T.	Tyson		
DCL	7.01	First Name	Middle Name	Last Name		
Deb	otor 2	Joel	D.	Terry		
(Spo	ouse, if filing	First Name	Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern E	District of Illinois (State)		
	se number nown)			(Citato)		
Of	ficial F	orm 106C			_	Check if this is a amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		12 <i>/</i> *
For is to exer rece exer prop	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you classecific dollar amount to the amount of and in benefits, and tax-of 100% of fair market etermined to exceed ify the Property You of exemptions are you classecial established to example the claiming state and federal reclaiming federal exemptions.	t as exempt. Alternative y applicable statutory exempt retirement function value under a law that that amount, your executions as Exempt aiming? Check one only, even nonbankruptcy exemptions. 11 ns. 11 U.S.C. § 522(b)(2)	st specify the amount of vely, you may claim the limit. Some exemptions ds—may be unlimited in a limits the exemption to emption would be limited in if your spouse is filing with your	full fair market values—such as those for dollar amount. However a particular dollar and to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.		ription of the property an		Amount of the exemption y		cific laws that allow exemption
	on Sched	ule A/B that lists this prop	erty the portion you own	Check only one box for each e	exemption.	
			Copy the value from Schedule A/B	,	,	
	Brief					735 ILCS 5/12-1001(c)
	description	1996 Toyota Avalon	\$2,725.00	\$2,725.	00	. ,
	Line from Schedule A	VB:		100% of fair market value applicable statutory limit		
	Brief description	2007 Ford Crown : Victoria	\$1,400.00	V		735 ILCS 5/12-1001(c)
	Line from Schedule A			\$600.0 100% of fair market value applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and e	• •		,	

No Yes

Debtor 1 Andrin Case 16-15691 T. Doc 1 Filed 05/09/16 Entered 05/09/16 (Asis 39: 28 Desc Main First Name Document Page 21 of 98 Part 2: Additional Page

•	on of the property and line VB that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Used Furniture 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Clothing and Shoes	\$3,000.00	\$3,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	Used Electronics 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Chase - Checking	\$601.00	\$601.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

		Case 16-15691	Doc 1 Filed	05/09/16 Entered 05/09/	/16 11:30:20	Desc Main	
Fill	in this informa	ation to identify your case:	TAX. THEU		10 11.59.20	Desc Main	
Del	otor 1	Andrina First Name	T. Middle Name	Tyson Last Name			
	otor 2 ouse, if filing)	Joel First Name	D. Middle Name	Terry Last Name			
Uni	ted States Ba	ankruptcy Court for the: N	lorthern	District of Illinois (State)			
	se number nown)	_					
Of	ficial F	orm 106D					eck if this is a ended filing
Sc	chedu	le D: Credito	rs Who Hav	e Claims Secured	by Prope	rty	12/1
cori forn 1.	rect inform. On the Do any cre No. Cr Yes. Fi	mation. If more space top of any additional ditors have claims secured neck this box and submit this full in all of the information belo	e is needed, copy to pages, write your drown by your property? form to the court with you	rried people are filing together he Additional Page, fill it out, in name and case number (if known or the schedules. You have nothing else to the schedules.	number the entri		
	<u> </u>	All Secured Claims		alaine list the annuality and annual of an analy	Cali wasan A	Cali was D	O-1 O
2.	claim. If mor		rticular claim, list the oth	claim, list the creditor separately for each er creditors in Part 2. As much as ditor's name.	Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Apollo Moto Creditor's Na 2457 N Cic	ame	Describe the propert	y that secures the claim:	\$800.00	\$1,400.00	\$0.00
	Number	Street	Ford , Crown Victoria As of the date you fil	Value: \$1,400.00 e, the claim is: Check all that apply.			
	Chicago	Illinois 60639 State ZIP Code	Contingent Unliquidated				
		the debt? Check one.	Disputed				
	Who owes Debtor	the debt? Check one. 1 only	= '	all that apply.			
	Who owes ☐ Debtor ☐ Debtor	the debt? Check one. 1 only	Disputed Nature of lien. Check An agreement you	all that apply. I made (such as mortgage or secured			
	Who owes ☐ Debtor ☐ Debtor ☐ Debtor ☐ At least	the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and	Disputed Nature of lien. Check An agreement you car loan)	,			
	Who owes Debtor Debtor Debtor At least another Check	the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates to a	Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suc	n made (such as mortgage or secured h as tax lien, mechanic's lien) n a lawsuit			
	Who owes Debtor Debtor Debtor At least another Check commu	the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and	Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suc Judgment lien from Other (including a	n made (such as mortgage or secured h as tax lien, mechanic's lien) n a lawsuit right to offset)			
	Who owes Debtor Debtor At least another Check commodate debt v	the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates to a unity debt vas incurred	Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suc Judgment lien from Other (including a	n made (such as mortgage or secured h as tax lien, mechanic's lien) n a lawsuit right to offset)	\$800.00		

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Fill in	this informa	ation to identify your case	9:				0.00				
Debto	or 1	Andrina	T.		Tyson	J					
		First Name	Mi	ddle Name	Last N	lame					
Debto		Joel	D.		Terry						
(Spou	ise, if filing)	First Name	Mi	ddle Name	Last N	lame					
Unite	d States Ba	nkruptcy Court for the:	Northern		District of III	inois State)					
Case (If kno	number										
`	,	orm 106E/F							Che	ck if this is an	amended filing
			114	\A/I - I							
SC	nedu	le E/F: Cre	ditors	wno i	Have U	nsecu	ired C	laims			12/15
are list	ted in Sche exes on the	Schedule G: Executory edule D: Creditors Whe left. Attach the Continual of Your PRIORIT	o Hold Claim nuation Page	s Secured by to this page.	/ Property. If mo	ore space is	needed, cop	y the Part yοι	u need, fill it ou	t, number th	e entries in
1.		ditors have priority una to Part 2.	secured clain	ns against yo	u?						
	identify wha possible, lis Part 1. If mo	our priority unsecured t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hole lanation of each type of o	aim has both p al order accor ds a particular	oriority and non ding to the cre claim, list the	npriority amounts ditor's name. If y other creditors in	, list that claim ou have more n Part 3.	here and she than two pri	ow both priority	and nonpriority	amounts. As i	much as
									Total claim	Priority amount	Nonpriority amount

TDoc 1 Filed 05/09/16 Entered 05/09/16 (14):39:28 Desc Main Andrina Case 16-15691 Debtor 1 Documernt Page 24 of 98 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 1ST FINL INVSTMNT FUND \$612.00 Last 4 digits of account number 6817 Nonpriority Creditor's Name 3091 GOVERNORS LAKE DR When was the debt incurred? 7/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent PEACHTREE Georgia 30071 Unliquidated **CORNERS** Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL **7** Is the claim subject to offset? CREDITOR: MEDICAL PAYMENT Other, Specify DATA **✓** No Yes 4.2 ALLIED COLLECTION SVCS \$63.00 Last 4 digits of account number 22N1 Nonpriority Creditor's Name 8550 BALBOA BLVD STE 232 When was the debt incurred? 1/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORTHRIDGE 91325 California Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? CREDITOR: ALCHEMY WORLDWIDE **I√**I No Other. Specify LLC-PROVIDA Yes 4.3 AMER COLL CO \$300.00 Last 4 digits of account number 5123 Nonpriority Creditor's Name 919 W ESTES When was the debt incurred? 2/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent SCHAUMBURG Illinois 60193 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

✓

Collection; Collecting for ORIGINAL

CREDITOR: MEDICAL

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	America's Financial Choice	Last 4 digits of account number	\$326.48
	Nonpriority Creditor's Name 6 N Austin Blvd	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Park Illinois 60302	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	✓ Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Payday loan	
	✓ No		
	Yes		
4.5	ATG CREDIT Nonpriority Creditor's Name	Last 4 digits of account number 5030	\$19.00
	1700 W CORTLAND ST STE 2	When was the debt incurred? 7/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60622	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL	
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes		
4.6	CCI Nonpriority Creditor's Name	Last 4 digits of account number 4676	\$353.00
	501 Greene Street # 302	When was the debt incurred? 3/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	AugustaGeorgia30901CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 10 PEOPLES GAS LIGHT	
	No	Other. Specify AND COKE	
	Yes		

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.7 City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$1,202.00
Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify parking tickets	
A.8 CMRE FINANCE Nonpriority Creditor's Name 3350 E. BIRCH ST. SUITE 200 Number Street	Last 4 digits of account number 6681 When was the debt incurred? 10/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEDICAL	\$150.00
A.9 CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number4587	\$150.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10 CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street	Last 4 digits of account number 0274 When was the debt incurred? 8/1/2015	\$150.00
BREA California 92821 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
A.11 CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$150.00
4.12 ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Oakbrook Terrace Illinois 60181 City State Zip Code	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$165.00
Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Utility 	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.13	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number 8526 When was the debt incurred? 11/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	Total claim \$399.00
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: COMCAST	
4.14	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 4384 When was the debt incurred? 12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CREDITOR: COMCAST	\$316.00
4.15	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$6,000.00

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Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: DISH NETWORK
### FBCS Nonpriority Creditor's Name 330 S WARMINSTER RD STE Number Street #################################	Last 4 digits of account number 5993 \$221.00 When was the debt incurred? 1/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: COMCAST CABLE Other. Specify COMMUNICATIONS

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.19 Gottlieb Memorial Hospital

Last 4 digits of account number \$5,000.00

After listing any entries on this page, number them beginnin		g with 4.5, followed by 4.6, and so forth.	Total claim
4.19 Gottlieb Memorial Hospital Nonpriority Creditor's Name 701 W North Ave Number Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$5,000.00
Melrose Park Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset? No Yes			
4.20 HSN Nonpriority Creditor's Name PO BOX 9090 Number Street		Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$559.96
Clearwater Florida City State Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and anoth □ Check if this claim relates to a colls the claim subject to offset? □ No □ Yes		 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit 	
4.21 Loyola University Medical Center Nonpriority Creditor's Name Two Westbrook Corporate Center, Suite Number Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$5,000.00
Westchester Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset? No Yes		Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Medical	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, n	umber them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
M3 Financial Services		Last 4 digits of account number 9606 When was the debt incurred? 6/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	\$1,086.00
Yes		Last 4 digits of account number 1854 When was the debt incurred? 12/1/2010 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	\$822.00
M3 Financial Services		Last 4 digits of account number 3037 When was the debt incurred? 7/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	\$723.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			
4.25	M3 Financial Services	Last 4 digits of account number 4461	\$700.00	
	Nonpriority Creditor's Name 10330 Roosevelt Rd #200	When was the debt incurred? 12/1/2010		
	Number Street			
		As of the date you file, the claim is: Check all that apply. Contingent		
	Westchester Illinois 60154	Unliquidated		
	City State Zip Code Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL		
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA		
	Yes			
4.26	M3 Financial Services Nonpriority Creditor's Name	Last 4 digits of account number 4465	\$317.00	
	10330 Roosevelt Rd #200	When was the debt incurred? 12/1/2010		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Westchester Illinois 60154 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that		
	At least one of the debtors and another	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT		
	✓ No	Other. Specify DATA		
	Yes			
4.27	M3 Financial Services Nonpriority Creditor's Name	Last 4 digits of account number1856	\$143.00	
	10330 Roosevelt Rd #200	When was the debt incurred? 12/1/2010		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Westchester Illinois 60154 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that		
	At least one of the debtors and another	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT		
	Vos	Other. Specify <u>DATA</u>		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			
M3 Financial Services	Last 4 digits of account number	**Total claim** **T4.00** **5,000.00**		
Nonpriority Creditor's Name 3249 S Oak Park Ave Number Street Berwyn Illinois 60402 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	φο,σοσισσ		
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$100.00		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.31	1 MEDICREDIT, INC			Last 4 digits of account number 6142	\$1,549.00	
	Nonpriority Creditor's Name PO BOX 1629			When was the debt incurred? 3/1/2015		
	Number Street					
				As of the date you file, the claim is: Check all that apply.		
	MARYLAND	Montana	63043	☐ Contingent Unliquidated		
	HEIGHTS City	State	Zip Code			
	Who incurred the debt?		т	☐ Disputed Type of NONPRIORITY unsecured claim:		
	Debtor 1 only			··		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the deb			Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim r		nity debt	001 Collection; Collecting for ORIGINAL		
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA		
	✓ No			' '		
4.00	Yes				0.000	
4.32	MEDICREDIT, INC Nonpriority Creditor's Nan	ne		Last 4 digits of account number 6158	\$1,399.00	
	PO BOX 1629			When was the debt incurred? 11/1/2015		
	Number Street			As of the date you file, the claim is: Check all that apply.		
	MADY AND		000.40	Contingent		
	MARYLAND HEIGHTS	Montana	63043	Unliquidated		
	City	State	Zip Code	Disputed		
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that		
	At least one of the debtors and another Check if this claim relates to a community debt			you did not report as priority claims		
				Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to o		iity dobt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT		
	No			Other. Specify DATA		
	Yes					
4.33	MEDICREDIT, INC			— Look A digito of account number 0262	\$1.159.00	
	Nonpriority Creditor's Nan PO BOX 1629	ne		Last 4 digits of account number 9363		
	Number Street			When was the debt incurred? 1/1/2016		
				As of the date you file, the claim is: Check all that apply.		
	MARYLAND	Montana	63043	Contingent		
	HEIGHTS City	State	Zip Code	_ Unliquidated		
	Who incurred the debt?		Zip Code	Disputed		
	Debtor 1 only			Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
				Debts to pension or profit-sharing plans, and other similar debts		
			nity debt	✓ 001 Collection; Collecting for ORIGINAL		
				CREDITOR: MEDICAL PAYMENT Other. Specify DATA		
	✓ No			Ditiri		
	☐ Yes					

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.34				Last 4 digits of account number 4150	\$1,117.00
	Nonpriority Creditor's Name PO BOX 1629			When was the debt incurred? 6/1/2015	
	Number Street				
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS City	State	Zip Code	Unliquidated	
	Who incurred the debt		Zip Code	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
				Debts to pension or profit-sharing plans, and other similar debts	
				✓ 001 Collection; Collecting for ORIGINAL	
				CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	✓ No			Other. Specify DATA	
	Yes				
4.35	MEDICREDIT, INC			Last 4 digits of account number 9404	\$730.00
	Nonpriority Creditor's Nar PO BOX 1629	ne		When was the debt incurred? 1/1/2016	
	Number Street				
				As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code		
	Who incurred the debt	? Check one.	,	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another			Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt		unity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	✓ No			Britis	
	Yes				
4.36	MEDICREDIT, INC	mo		Last 4 digits of account number9374	\$722.00
	Nonpriority Creditor's Name PO BOX 1629			When was the debt incurred?1/1/2016	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code	Disputed	
	Who incurred the debt	? Check one.	·	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only			<u> </u>	
	Debtor 2 only	0 - 1		Student loans Obligations printing out of a consention paragraph at diverse that	
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	otors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt		unity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to d	ottset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	✓ No				
	Yes				

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	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.37	7 MEDICREDIT, INC Nonpriority Creditor's Name PO BOX 1629			Last 4 digits of account number 9394	\$632.00	
				When was the debt incurred? 1/1/2016		
	Number Street					
				As of the date you file, the claim is: Check all that apply. Contingent		
	MARYLAND	Montana	63043	Unliquidated		
	HEIGHTS City	State	Zip Code	Disputed		
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:		
				Student loans		
	Debtor 2 only Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that		
	At least one of the deb	•		you did not report as priority claims		
	片		te. Jaka	Debts to pension or profit-sharing plans, and other similar debts		
	Lack if this claim relations the claim subject to o		ity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT		
	No	moet:		Other. Specify DATA		
	Yes					
4.38	MEDICREDIT, INC				\$558.00	
1.00	Nonpriority Creditor's Nan	ne		Last 4 digits of account number 9390	ψοσο.σο	
	PO BOX 1629 Number Street			When was the debt incurred? 1/1/2016		
				As of the date you file, the claim is: Check all that apply.		
	MARYLAND	Montana	63043	Contingent		
	HEIGHTS			_ Unliquidated		
	City Who incurred the debt?	State ? Check one.	Zip Code	Disputed		
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another			Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim re	elates to a commun	ity debt	✓ 001 Collection; Collecting for ORIGINAL		
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT		
	✓ No ☐ Yes			Other. Specify DATA		
4.39	MEDICREDIT, INC Nonpriority Creditor's Nan	no.		Last 4 digits of account number9385	\$276.00	
	PO BOX 1629			When was the debt incurred? 1/1/2016		
	Number Street	Street		As of the date you file, the claim is: Check all that apply.		
				Contingent		
	MARYLAND HEIGHTS	Montana	63043	Unliquidated		
	City	State	Zip Code	Disputed		
	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
				Student loans		
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that		
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?			you did not report as priority claims		
			ity deht	Debts to pension or profit-sharing plans, and other similar debts		
			ity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT		
	✓ No			Other. Specify DATA		
	Yes					

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4.40 MEDICREDIT, INC				Last 4 digits of account number 7820	\$271.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 3/1/2015	
	Number Street				
	-			As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS City	State	Zip Code	Unliquidated	
	Who incurred the debt?		_,p	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	tors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r		unity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	✓ No			Etabl. Speedly	
	∐ Yes				
4.41	MEDICREDIT, INC Nonpriority Creditor's Nan	ne .		Last 4 digits of account number 9401	\$159.00
	PO BOX 1629	110		When was the debt incurred? 1/1/2016	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	≌			Student loans	
	Debtor 2 only) anh		Obligations arising out of a separation agreement or divorce that	
	Debtor 1 and Debtor 2	•		you did not report as priority claims	
	At least one of the deb			Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r		unity debt	001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	orrset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	=			' '	
	Yes				
4.42	MEDICREDIT, INC Nonpriority Creditor's Nan	ne		Last 4 digits of account number 6186	\$150.00
	PO BOX 1629			When was the debt incurred?11/1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		unity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r Is the claim subject to o		unity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Other. Specify DATA	
	☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, nun	nber them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.43 MEDICREDIT, INC				Last 4 digits of account number 9432	\$147.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 1/1/2016	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		unity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	L Check if this claim r		unity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No			Other. Specify DATA	
	Yes				
4.44	MEDICREDIT, INC				\$126.00
	Nonpriority Creditor's Nan	ne		Last 4 digits of account number 9396	Ψ120.00
	PO BOX 1629 Number Street			When was the debt incurred?1/1/2016	
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS			Unliquidated	
	City Who incurred the debt?	State ? Check one.	Zip Code	Disputed	
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	tors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a comm	unity debt	001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify DATA	
	Yes				
4.45	MEDICREDIT, INC Nonpriority Creditor's Nan	ma		Last 4 digits of account number 2405	\$53.00
	PO BOX 1629	ne		When was the debt incurred? 7/1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		unity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r Is the claim subject to o		unity dept	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No	//13CL:		Other. Specify DATA	
	☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, num	ber them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.46	MEDICREDIT, INC			Last 4 digits of account number 7117	\$51.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 3/1/2015	
	Number Street				
				As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code	Disputed	
	Who incurred the debt?		_р		
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	otors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a commu	ınity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	✓ No			Other. Specify DATA	
	Yes				
4.47	MEDICREDIT, INC			Last 4 digits of account number 9417	\$51.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 1/1/2016	
	Number Street				
				As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043		
	HEIGHTS City	State	Zip Code	Unliquidated	
	Who incurred the debt?		2.p 0000	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	otors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a commu	ınity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify DATA	
	Yes				
4.48	MEDICREDIT, INC			Last 4 digits of account number 1611	\$50.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 12/1/2015	
	Number Street				
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS City	State	Zip Code	Unliquidated	
	Who incurred the debt?		Zip Code	Disputed	
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that	
At least one of the de		otors and another		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a commu	nity debt	Debts to pension of profit-sharing plans, and other similar debts Out Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?	•	CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify DATA	
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, num	ber them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.49	MEDICREDIT, INC Nonpriority Creditor's Name PO BOX 1629 Number Street			Last 4 digits of account number 1896 When was the debt incurred? 9/1/2015	\$50.00
	MARYLAND HEIGHTS	Montana	63043	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	City Who incurred the debt* Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim r Is the claim subject to co No Yes	only and another elates to a commu	Zip Code unity debt	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
<u>4.50</u>	MEDICREDIT, INC Nonpriority Creditor's Nar PO BOX 1629 Number Street MARYLAND HEIGHTS City Who incurred the debt' Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim r Is the claim subject to co No Yes	Montana State Check one. Only otors and another elates to a commu	63043 Zip Code	Last 4 digits of account number9592	\$50.00
4.51	MEDICREDIT, INC Nonpriority Creditor's Nar PO BOX 1629 Number Street	ne		Last 4 digits of account number 1092 When was the debt incurred? 12/1/2015 As of the date you file, the claim is: Check all that apply.	\$50.00
	MARYLAND HEIGHTS City Who incurred the debt' Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim r Is the claim subject to co Y No Yes	only and another elates to a commu	63043 Zip Code unity debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.52 MEDICREDIT, INC				Last 4 digits of account number 9599	\$50.00
	Nonpriority Creditor's Nar PO BOX 1629	ne		When was the debt incurred? 1/1/2016	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debtage Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 1 only Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		umitus alalat	Debts to pension or profit-sharing plans, and other similar debts	
	L Check if this claim r		unity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No	mset:		Other. Specify DATA	
	Yes				
4.53	MEDICREDIT, INC				\$50.00
	Nonpriority Creditor's Nar	ne		Last 4 digits of account number 1908	Ψ00.00
	PO BOX 1629 Number Street			When was the debt incurred? 9/1/2015	
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS			Unliquidated	
	City Who incurred the debt	State ? Check one.	Zip Code	Disputed	
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	tors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a comm	unity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to o	offset?		CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify <u>DATA</u>	
	Yes				
4.54	MEDICREDIT, INC Nonpriority Creditor's Nar	me		Last 4 digits of account number 8175	\$50.00
	PO BOX 1629	ne		When was the debt incurred? 8/1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt' Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		unity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r Is the claim subject to c		unity dept	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No	//13CL:		Other. Specify DATA	
	☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, nun	nber them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.55 MEDICREDIT, INC				Last 4 digits of account number 9398	\$50.00
	Nonpriority Creditor's Nar PO BOX 1629	ne		When was the debt incurred? 1/1/2016	
	Number Street				
				As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code	Disputed	
	Who incurred the debt	? Check one.	,	<u> </u>	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb	tors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r	elates to a comm	unity debt	✓ 001 Collection; Collecting for ORIGINAL	
	Is the claim subject to c	offset?		CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify DATA	
	Yes				
4.56	MEDICREDIT, INC			Last 4 digits of account number 0077	\$37.00
	Nonpriority Creditor's Nar PO BOX 1629	ne		When was the debt incurred? 10/1/2015	
	Number Street				
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS	Ctoto	Zin Codo	Unliquidated	
	City Who incurred the debt	State ? Check one.	Zip Code	Disputed	
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	otors and another		you did not report as priority claims	
	Check if this claim r	elates to a comm	unity debt	Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL	
	Is the claim subject to c		•	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify <u>DATA</u>	
	Yes				
4.57	MEDICREDIT, INC			Lead A Patra of a count womb on 4004	\$26.00
	Nonpriority Creditor's Nar	ne		Last 4 digits of account number1884	Ψ20.00
	PO BOX 1629 Number Street			When was the debt incurred? 9/1/2015	
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS	IVIOI Italia	03043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt' Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	Check if this claim r		unity deht	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to d		unity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	No	///JGC :		Other. Specify DATA	
	☐ Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, num	ber them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.58	4.58 MEDICREDIT, INC			Last 4 digits of account number 2393	\$25.00
	Nonpriority Creditor's Nar PO BOX 1629	me		When was the debt incurred? 7/1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code	Disputed	
	Who incurred the debt	? Check one.		Type of NONPRIORITY unsecured claim:	
	블			Student loans	
	Debtor 2 only Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	븜			Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r		inity debt	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	Is the claim subject to o	Dirset?		Other. Specify DATA	
	Yes				
4.59	Nicor Gas				\$900.00
1.00	Nonpriority Creditor's Nar	me		Last 4 digits of account number	ψ300.00
	90 N. Finley Road Number Street			When was the debt incurred?n/a	
				As of the date you file, the claim is: Check all that apply.	
	Glen Ellyn	Illinois	60137	Contingent	
	City	State	Zip Code	Unliquidated	
	Who incurred the debt	? Check one.		Disputed	
	≌			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2	2 only		Student loans	
	At least one of the deb	•		Obligations arising out of a separation agreement or divorce that	
	=			you did not report as priority claims	
	Check if this claim r		inity debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Utility	
	Is the claim subject to o	onset?		Other. Specify Utility	
	Yes				
4 60	NUVELL CREDIT CO				¢45 000 00
4.00	Nonpriority Creditor's Nar			— Last 4 digits of account number	\$15,800.00
	200 RENAISSANCE CTF Number Street	₹		When was the debt incurred?n/a	
	Trained Caroot			As of the date you file, the claim is: Check all that apply.	
	DETROIT	Michigan	48243	Contingent	
	City	State	Zip Code	Unliquidated	
	Who incurred the debt	? Check one.		☐ Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	2 only		Student loans	
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb			you did not report as priority claims	
	Check if this claim r		inity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to o	JIISEL?		Other. Specify collection	
	Yes				

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.61		Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 2010 N Harlem Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmwood Park Illinois 60707 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify medical	
	✓ No		
_	Yes		
4.62	STANISCCONTR Nonpriority Creditor's Name	Last 4 digits of account number 91N1	\$361.00
	914 14TH ST POB 480	When was the debt incurred? 10/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	MODEOTO O NY : OFFICE	Contingent	
	MODESTO California 95353 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	Yes		
4.62	STANISCCONTR		Ф220 00
4.03	Nonpriority Creditor's Name	— Last 4 digits of account number 27N1	\$330.00
	914 14TH ST POB 480 Number Street	When was the debt incurred? 10/1/2009	
	Trumbol Street	As of the date you file, the claim is: Check all that apply.	
	MODESTO California 95353	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	No	Other. Specify CREDITOR: MEDICAL	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Andrina Case 16-15691 T.Doc 1 First Name Middle Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.64	Nonpriority Creditor's Name	Last 4 digits of account number 80N1	\$135.00
	914 14TH ST POB 480 Number Street	As of the date you file, the claim is: Check all that apply.	
	MODESTO California 95353 City State Zip Code Who incurred the debt? Check one.	Contingent Unliquidated	
	Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEDICAL	
4.65	Yes STELLAR RECOVERY INC		\$494.00
1.00	Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10	Last 4 digits of account number 5937 When was the debt incurred? 5/1/2015	Ψ10-1.00
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JacksonvilleFlorida32216CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No	Other. Specify Other. Specify CREDITOR: DISH NETWORK	
4.66	Yes Sterling Estates	— Last 4 digits of account number	\$3,604.00
	Nonpriority Creditor's Name 9300 W 79th St.	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Justice Illinois 60458	Contingent	
	Justice Illinois 60458 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No	✓ Other. Specify	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Von Proposity Creditor's Name

State 4 digits of account number 4778 \$11.00

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim	
4.70 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 4778 When was the debt incurred? 2/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$11.00	
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		
4.71 UIC Hospital Nonpriority Creditor's Name 1740 West Taylor Street Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$5,000.00	
Chicago Illinois 60612 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Medical		
West Suburban Medical Center Nonpriority Creditor's Name 3 Erie Ct Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$5,000.00	
Oak Park Illinois 60302 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Medical		

Debtor 1 Andrin Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (1/12):39:28 Desc Main

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.73 Westlake Emergency Room \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 6880 W. Snowville RD., Ste 210 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent **Brecksville** Ohio 44141 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

Other. Specify

Medical

Is the claim subject to offset?

No Yes

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First Name Document Page 49 of 98

Part 3: List Others to Be Notified About a Debt That You Already Listed

•	•		or for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If yo bebts in Parts 1 or 2, do not fill out or submit this page.
BABB RONALD [
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
12757 S WESTER	RN #207		Line 4.66 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	t		Part 2: Creditors with Nonpriority Unsecured Claims
Blue Island	Illinois	60406	Last 4 digits of account number
City	State	Zip Code	
Arnold, Scott, Hai	ris P.C.		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W Jackson Blv	rd # 600		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	

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Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 24 Add the amounts for each type of unsecured claim.					
				Total claims		
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00		
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00		
				Total claims		
Total claims from Part 2	6f.	Student loans	6f.	\$9,529.00		
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$70,757.44		
	6j.	Total. Add lines 6f through 6i.	6j.	\$80,286.44		

		Case 16-1569	1 Doc 1 Filed 0	5/09/16 En	tered 05/0	9/16 11:39:28	Desc Main	
Fill in t	his informa	ation to identify your case	9:	<u> </u>				
Debto	r 1	Andrina First Name	T. Middle Name	Tyson Last Name				
Debto		Joel	D.	Terry				
(Spous	se, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
	number							
(If knov	vn)							
Offi	cial F	Form 106G						heck if this is ar nended filing
Sch	edul	e G: Execut	ory Contracts a	and Unex _l	pired Le	ases		12/1
space i		, copy the additional pa	ole. If two married people are age, fill it out, number the en					
1. D c	you ha	ive any executory	contracts or unexpired	leases?				
✓	No. Ched	ck this box and file this for	m with the court with your other	schedules. You hav	ve nothing else to	report on this form.		
	Yes. Fill in	n all of the information be	elow even if the contracts or lea	ses are listed on Sc	hedule A/B: Prop	perty (Official Form 106A	/B).	
			npany with whom you have the structions for this form in the in					e, rent,
	Person	or company with whon	n you have the contract or le	ase	\$	State what the contract	or lease is for	

		Case 16-1569	1 Doc 1 Filed 0	E/00/16 Entere	d 05/09/16 11:39:28	Dogo Main
Fill	in this inforn	nation to identify your cas		5/09/16 Ellele	105/09/10 11.39.20	Desc Main
De	btor 1	Andrina First Name	T. Middle Name	Tyson Last Name		
	btor 2 oouse, if filing	Joel First Name	D. Middle Name	Terry Last Name		
Un	ited States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
	se number (nown)					
						Check if this is an amended filing
Oí	fficial I	Form 106H				arriended illing
		e H: Your Co	ndehtors			12/1:
toge	ether, both	are equally responsible	for supplying correct inforr	nation. If more space is n	,	e, fill it out, and number the entries
	ry question.		litional Page to this page. O	n the top of any Addition	al Pages, write your name and c	ase number (if known). Answer
1.	_	ve any codebtors? (If yo	ou are filing a joint case, do not	list either spouse as a code	ebtor.)	
	✓ No Yes					
2.		• •	ived in a community proper erto Rico, Texas, Washington,		nmunity property states and territor	ies include Arizona, California, Idaho,
		So to line 3.	g,	,		
		Did your spouse, former sp No	oouse, or legal equivalent live v	vith you at the time?		
			state or territory did you live?	Fill in t	he name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent		
		Number Street			<u> </u>	
		City	State	Zip Code		
3.	as a codel	otor only if that person i	s a guarantor or cosigner. N	/lake sure you have listed		the person shown in line 2 again ficial Form 106D), Schedule E/F

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in	this information to identify	your case:	- / /		105	9/16 11:	39:28 E	esc Main	
Debtor ¹	1 Andrina	T.	Tyson	age	55 01 5	/ O			
Debioi	First Name	Middle Name	Last Na	ame					
Dalatan				arric			Check if this is:		
Debtor 2	2 <u>Joel</u> e, if filing) First Name	D. Middle Name	Terry				An amende	ed filina	
(Opouse	First Name	Middle Name	Last Na	ame			=	Ü	
United §	States Bankruptcy Court for the:	Northern	District of Illin	nois					st-petition chapter 13
				tate)			expenses a	s of the followin	ng date:
Case nu	umber		`	,					
(If knowr	n)						MM / DD /	YYYY	
Offic	cial Form 106I								
Sche	edule I: Your Inc	ome							12/15
nclude nform	e information about you ation about your spouse write your name and ca	r spouse. If you are sep e. If more space is need se number (if known). A	oarated and ed, attach	d your a sepa	spouse	is not filing	g with you,	do not incl	ude
	Fill in your employment		Debtor 1				Debtor 2		
	information.	Empleyment status							
	If you have more than one	Employment status	_				✓ Employed		
	job,		✓ Not Em				Not Emplo	oyed	
	attach a separate page with						Mashina One		
	information about additional	Occupation					Machine Operator		
	employers.	Employer's name					Alpha Baking	Co, Inc.	
	Include part time, seasonal,	Francisco de addresa				_	5004 W D-II-		_
	or	Employer's address	Number Stree	ot .			5001 W Polk S Number Street	St .	
	self-employed work.		ramber offee				Number Offeet		
	Occupation may include						-		
	student								
	or homemaker, if it applies.						Oh:	III:aa:a	00044
			City		State	Zip Code	Chicago City	Illinois State	Zip Code
			. ,			,	•		Zip Code
		How long employed there?					9 years 1 mon	<u>th</u>	
Part 2	2: Give Details About I	Monthly Income							
	ate monthly income as of the operated.	date you file this form. If you h	ave nothing to	report fo	r any line,	write \$0 in the s	pace. Include y	our non-filling sp	oouse unless you
	or your non-filing spouse have mo trate sheet to this form.	re than one employer, combine the	he information	for all en	ployers fo	r that person on	the lines below	. If you need mo	ore space, attach
					For D	ebtor 1	For Debtor 2 non-filing s		
	ist monthly gross wages, salar eductions.) If not paid monthly, ca			2		\$0.00		\$3,810.43	
3. E	stimate and list monthly overt	ime pay.		3		+ \$0.00		+ \$0.00	
4 C	Calculate gross income. Add lin	e 2 + line 3.		4.		\$0.00		\$3,810.43	

Debtor 1 Andrina Case 16-15691 T. Doc 1 Filed 05/\@\9/16 Entered @5/09/16 11:39:28 Desc Main Documentame Page 54 of 98 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 \$3,810.43 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 \$794.60 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$141.66 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$54.12 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 \$990.38 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$2,820.05 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 \$2,820.05 10. Calculate monthly income. Add line 7 + line 9. 10. \$0.00 \$2,820.05 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,820.05 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Debtor 1 Andrina Case 16-15691 T. Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main Documentary Page 55 of 98

Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Oneame	\$0.00	\$37.61
2. Uniform Costs	\$0.00	\$16.51

	Case 16-15691	Doc 1 Filed 0	5/09/16 Enter	<u>ed 05/0</u> 9/16 11:39:28	Desc Main
Fill in this inforr	nation to identify your case		<u> </u>	0/10 11/00/120	2 000 main
Debtor 1	Andrina	T.	Tyson		
200101	First Name	Middle Name	Last Name		
Debtor 2	Joel	D.	Terry	Check if this is:	
(Spouse, if filing	First Name	Middle Name	Last Name	An amended fi	ling
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		showing post-petition chapter 13 fthe following date:
Case number (If known)			(Glaic)		
J.((, - , -)	T 400 l			I IVIIVI / DD / f f	11
Jiticiai I	Form 106J				
3chedul	e J: Your Ex	penses			12/1
nformation. If if known). Ans Part 1: Desc	more space is needed, a wer every question. cribe Your Househo nt case?	ttach another sheet to this f		re equally responsible for supply additional pages, write your nai	
	to line 2				
Yes. Do	oes Debtor 2 live in a sep	parate household?			
Ŀ	∕ No				
Г	Yes. Debtor 2 must file	Official Forms 106J-2, Expens	es for Separate Househ	old of Debtor 2.	
2. Do you ha v	e dependents? No)			
Do not list Do Debtor 2.	ebtor 1 and	s. Fill out this information for ch dependent	Dependent's relation	•	Does dependent live with you?
			Child	1 year	_ No.
			OF:IT	C	✓ Yes. No.
			Child	6 years	_
2. D a waxiii aw	penses include				100.
, ,	of people other)			
than	. □ Ye	e			
yourself and dependents	d your 🗀	3			
Part 2: Estir	mate Your Ongoing	Monthly Expenses			
<u> </u>				and a complement in a Obsertant) to
-	of a date after the bankru		-	as a supplement in a Chapter 13 check the box at the top of the form	-
-	•	sh government assistance i on Schedule I: Your Income	•		Your expenses
	or home ownership experts or the ground or lot. 4.	enses for your residence. Inc	lude first mortgage payn	nents and	\$900.00
If not incl	uded in line 4:				
4a. Real es	state taxes				4a \$0.00
4b. Proper	ty, homeowner's, or renter's	s insurance			4b. \$0.00
·	maintenance, repair, and up				
-0. I IOIIIC I	name no namo, ropan, and up	moop expenses			4c. \$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Andring Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (1/4) 39:28 Desc Main

Document Page 57 of 98 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$112.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$225.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$500.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$100.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$60.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$240.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$250.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$158.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	AndrinaCase 1 First Name	6-15691 -	T.Doc 1	Filed 05/09/16		0/116 (1k1bi39: <u>28</u>	<u>Desc Main</u>	
21. Other.	Specify:			Document	Page 58 of 98	2	1	\$0.00
22. Calcul	ate your monthly	expenses.						\$2,645.00
	dd lines 4 through 2						_	\$0.00
22b. C	opy line 22 (monthly	expenses for D	ebtor 2), if an	y, from Official Form 106J	-2			\$2,645.00
22c. Ad	dd line 22a and 22b	. The result is you	ur monthly ex	penses.		22	2.	
23. Calcul	ate your monthly	net income.						
23a. C	opy line 12 (your co	mbined monthly	income) from	Schedule I.		23	a	\$2,820.05
23b. Co	opy your monthly ex	penses from line	22 above.			23	b	\$2,645.00
	ubtract your monthly The result is your mo			income.				\$175.05
ı	rie result is your riit	onthing flet income	.			230	C	
24. Do yo	u expect an increa	ase or decrease	in your exp	enses within the year af	ter you file this form?			
				r loan within the year or do				
mortg	age payment to inc	rease or decreas	se because o	f a modification to the term	ns of your mortgage?			
✓ N	0							
	es							1
	Explain he	re:						

Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main Fill in this information to identify your case: Debtor 1 Andrina Tyson First Name Middle Name Last Name Debtor 2 Joel D. Terry (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. ✗ /s/ Andrina Tyson /s/ Joel Terry Signature of Debtor 2 Signature of Debtor 1

Date 5/9/2016

MM/DD/YYYY

Date 5/9/2016

MM/DD/YYYY

	Case 16-15691	Doc 1	Filed 05/09/16	Entered 05	Δ9/16 11:39:	28 De	sc Main
Fill in this i	nformation to identify your case						
Debtor 1	Andrina	T.	Tyson	· ·			
20010	First Name	Middle I	•	ame			
Debtor 2	Joel	D.	Terry				
(Spouse, if	filing) First Name	Middle I	Name Last Na	ame			
United Sta	tes Bankruptcy Court for the:	Northern	District of Illi				
Case numl	per		(S	tate)			
(If known)							
	al Form 107 nent of Financi	al Affaire	for Individue	ale Filing	for Bankri	ıntev	Check if this is ar amended filing
	plete and accurate as possib						rrect information. If more own). Answer every question
pace is ne	eueu, allacii a separate silee	it to this lorni. Of	i the top of any additions	ai pages, write you	ii iiaiile aliu case ii	ullibel (li kii	owii). Aliswei every question
Part 1: 0	Give Details About Your	Marital Status	s and Where You Liv	ved Before			
<u> </u>							
1. Wh	at is your current marital sta	tus?					
✓	Married						
	Not married						
2. Dur	ing the last 2 years, have you	lived enveybers	other then where you live	now?			
z. Dui	ing the last 3 years, have you	iived ariywriere o	other than where you live	e now :			
✓	No						
	Yes. List all of the places you live	ed in the last 3 year	ars. Do not include where y	ou live now.			
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same as I	Dobtor 1		Same as Debtor 1
				Same as i	Debior 1		Same as Debior 1
			- From				— From
	Number Street			Number Stree	et		
			To				To
			_				_
	City State	Zip Code		City	State	Zip Code	
				Same as I	Debtor 1		Same as Debtor 1
	Number Street		From	Number Stree	et		— From
			To				To
	City State	Zip Code	_	City	State	Zip Code	_
		· · · · · · · · · · · · · · · · · · ·				<u>'</u>	
	n the last 8 years, did you eve	-	• .				nunity property states and
territo	ries include Arizona, California,	Idaho, Louisiana, I	Nevada, New Mexico, Pue	erto Rico, Texas, Wa	ashington, and Wisco	nsin.)	
√ N	0						
	es. Make sure you fill out Sched	ule H: Your Codeb	otors (Official Form 106H).				
	•		•				

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Debtor 1 Page 61 of 98 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$15656.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$47294.70 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$45000.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from

	Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:				
For last calendar year: (January 1 to December 31, 2015) YYYY				
For the calendar year before that: (January 1 to December 31, 2014) YYYY				

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors

Other

Andrina Case 16-15691 TDoc 1 Filed 05/09/16 Entered 05/09/16 @13/39:28 Desc Main Debtor 1 Document Page 63 of 98 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Andrin Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (Act Name Park N

Document Page 64 of 98 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. City State Zip Code Date Value of the Describe the property property

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1	AndrinaCase 16-15691 First Name		<u>d 05/09/16 Entered</u> 05/09/16	9: <u>28 Desc</u>	Main
11.		nin 90 days before you filed for ounts or refuse to make a paym		creditor, including a bank or financial institution, set	off any amounts fi	rom your
	H	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zin Codo			
		City State	Zip Code			
12.		iin 1 year before you filed for ba iver, a custodian, or another of		f your property in the possession of an assignee for t	he benefit of cred	tors, a court-appointed
	_	No				
	Ħ	Yes				
Dart	5.	List Certain Gifts and Co	ntributions			
13.	Wit	thin 2 years before you filed for	bankruptcy, did you	give any gifts with a total value of more than \$600 per	r person?	
	Y	No Yes. Fill in the details for each g	iift			
	ш	Gifts with a total value of more		Describe the gifts	Dates you	Value
		per person	•		gave the gifts	
		Person to Whom You Gave the G	iift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				
		Person to Whom You Gave the G	ift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you	-			

		FIRST Name	Middle Name	ocumente Page 66 of 98		
14.	With	nin 2 years before you fil		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for e	each gift or contribution.			
	_	Gifts with a total value per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		_		
Dow	c.	City Star List Certain Losses	te Zip Code			
15.	With		d for bankruptcy or since y	rou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	$\overline{\mathbf{A}}$	No Yes. Fill in the details.				
		Describe the property y how the loss occurred	ou lost and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.		
Part	_	List Certain Paymen	to an Transfers		l	
16.	seek Includ	ing bankruptcy or prepa	aring a bankruptcy petition	r anyone else acting on your behalf pay or transfer any p? it counseling agencies for services required in your bankrupto		e you consulted about
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Number Street	h Floor	Attorney's Fee - 350.00	5/6/2016	\$350.00
		Chicago Illin		-		
		City Star Email or website address	·	-		
		Person Who Made the Pa		-		
		Person Who Was Paid		-		
		Number Street		-		
		City Stat	te Zip Code	-		
		Email or website address		-		
		Person Who Made the Pa	ayment, if Not You			

Debtor 1 Andrina Case 16-15691 T.Doc 1 Filed 05/09/16 Entered 05/09/16 (Audio 39:28 Desc Main

Debt	or 1	AndrinaCase 16-15691 First Name		d 05/09/16 cumethtme	Entered 05/09 Page 67 of 98	/11.6 /11.11.i39:	28 Desc	<u>Main</u>	
	you (nin 1 year before you filed for badeal with your creditors or to manot include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay c	or transfer any p	property to anyon	ne who p	oromised to help
	=	No Yes. Fill in the details.							
				Description and	I value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	ordii Inclu trans	nin 2 years before you filed for be nary course of your business of de both outright transfers and transfers that you have already listed or No	r financial affairs? sfers made as security				•		
	ш	Yes. Fill in the details.		Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
	(The	nin 10 years before you filed for use are often called asset-protection		transfer any prop	perty to a self-settled tru	ıst or similar de	vice of which yo	u are a I	beneficiary?
	Ц	Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							
									<u> </u>

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Debtor 1 Andrina Case 16-15691 First Name
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 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

or tr Inclu	ansferred? de checking, savings, n		ere any financial accounts or instru- nancial accounts; certificates of deposit titions.		
V	No Yes. Fill in the details.				
	res. I iii iii ure detailis.		Last 4 digits of account number	Type of account or instrument	Date account was closed, before closing sold, moved, or transfer or transferred
	Person Who Was Paid	1	XXXX-	Checking Savings	
	Number Street			Money market Brokerage Other	
	City 5	State Zip Cod	<u>e</u>	Cities	
	Person Who Was Paid		XXXX-	Checking Savings	
	Number Street			Money market Brokerage	
	City 5	State Zip Cod	e	Other	
_	ables? No Yes. Fill in the details.		Who else had access to it?	Describe the conte	ents Do you still have it?
	Name of Financial Ins	titution	Name		No
	Number Street		Number Street		Ŭ Yes
	City St	ate Zip Code	City State	Zip Code	
. Have		·	ace other than your home within 1 y	ear before you filed for bankrup	tcy?
	No Yes. Fill in the details.				
			Who else had access to it?	Describe the conte	ents Do you still have it?
	Name of Storage Faci	ility	Name		☐ No ☐ Yes
	Number Street		Number Street		Lies Lies
			City State 2	Zip Code	

Deb	tor 1	AndrinaCase 16-15691 T.Doc 1 First Name Middle Name	Docum	≝nt ^{me} Pag	ntered_0 5 /0 ge 69 of 98	19/116/11/11/19: <u>28 Desc Mai</u>	1
Part	9:	Identify Property You Hold or Contro	ol for Some	one Else			
23.	Do y	you hold or control any property that someon No Yes. Fill in the details.	e else owns? I	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
	Ц	res. I ill ill the details.	Where is th	ne property?		Describe the contents	Value
	Owner's Name Number Street		Number Street			-	
						-	
			City	Ctoto	7in Codo	_	
		City State Zip Code	City —	State	Zip Code		
Pari	10:	Give Details About Environmental In	nformation				
		urpose of Part 10, the following definitions apply:	normation.				
	ha in S. or	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material including statutes or regulations controlling the cleatite means any location, facility, or property as defined used to own, operate, or utilize it, including disposate to a material means anything an environment axic substance, hazardous material, pollutant, controlled.	into the air, land, anup of these su ed under any en osal sites. Ital law defines a	, soil, surface wa bstances, waste vironmental law, s a hazardous w	iter, groundwater, es, or material. whether you now	, or other medium, rown, operate, or utilize it	
24.	Has	any governmental unit notified you that you No Yes. Fill in the details.	about, regardless of when they occurred. nay be liable or potentially liable under or in v Governmental unit			violation of an environmental law? Environmental law, if you know it	Date of notice
		Name of cite				_	
		Name of site	Governmental unit			_	
		Number Street	Number Stre	eet		_	
			City	State	Zip Code		
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any ronge. No Yes. Fill in the details.	elease of hazar	rdous material?	?		
			Governmental unit			Environmental law, if you know it	Date of notice
		Name of site	Governmental unit			-	
		Number Street	Number Street			-	
		City State Zip Code	City	State	Zip Code		

Debt	or 1	AndrinaCase 16-1569 First Name	01 T.Doc 1 Middle Name	Filed 05/09/16 Documernt	<u>Entered</u> 05/09 Page 70 of 98	16.66 (16.66)	Desc Main		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
	V	No State of the st							
	Ц	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the		
		Coop title		g ,			case		
		Case title		Court Name			Pending		
							On appeal		
		Case number		Number Street			Concluded		
				City State	e Zip Code				
Part	11:	Give Details About Yo	ur Business or	Connections to Ar	ny Business				
27.	With	nin 4 years before you filed f	for bankruptcy, did	you own a business or	have any of the follow	ing connections to an	y business?		
		A sole proprietor or self-e	employed in a trade, p	profession, or other activity	ty, either full-time or part-	-time			
		A member of a limited lia		or limited liability partner	ship (LLP)				
		A partner in a partnership An officer, director, or ma		a corporation					
		An owner of at least 5%			on				
	✓	No. None of the above applies	s. Go to Part 12.						
		Yes. Check all that apply above and fill in the details belo							
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.		
		Business Name				EIN:			
		Number Street				5			
				Name of accour	Name of accountant or bookkeeper		ess existed		
		City State Zip Cod				From	To		
				Describe the na	ture of the business		entification number Do not		
		D. circus Name				EIN:	,		
		Business Name							
		Number Street		Name of accour	ntant or bookkeeper	Dates busine	ss existed		
		City State	Zip Code			From	To		
				Describe the na	ture of the business	Employer Ide	entification number Do not		
							al Security number or ITIN.		
		Business Name				EIN:			
		Number Street				Dates busine	ss existed		
		-		Name of accour	ntant or bookkeeper	Fear	To		
		City State	Zip Code			From	To		

Debtor		<u>d 05/09/16 Entered 05/09/16 /1ଜୀ/39:28 Desc Main</u> ocumetht Page 71 of 98				
		give a financial statement to anyone about your business? Include all financial institutions,				
<u> </u>	No Yes. Fill in the details below.					
	_	Date issued				
	Name	MM/DD/YYYY				
	Number Street	_				
	City State Zip Code	_				
Part 12	Sign Below					
an	d correct. I understand that making a false statement, on his to \$250,000, or implied to \$250,000, or implied to \$250,000.	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a risonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Andrina Tyson Signature of Debtor 1	/s/ Joel Terry Signature of Debtor 2				
	Date 5/9/2016	Date 5/9/2016				
Die	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
	Yes					
	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
Die	d you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?				
Die ✓	d you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?				

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Andrina T. Tyson ; Joel D. Terry	Case No.				
•	Debtor	_	(If known)			
		Chapter	Chapter 13			
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FO	OR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(s	filing of the petition in bankruptcy, or agreed	d to be paid to me, for services			
	For legal services, I have agreed to accept \$4,					
	Prior to the filing of this statement I have received					
	Balance Due		\$3,650.00			
2	The source of the compensation paid to me was:					
	✓ Debtor Oth	er (specify)				
3	. The source of the compensation paid to me is:					
	✓ Debtor Oth	er (specify)				
4.	I have not agreed to share the above-disclosed members and associates of my law firm.	compensation with any other person unless	they are			
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5	 In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, ar bankruptcy; 		· · · · · · · · · · · · · · · · · · ·			
	b. Preparation and filing of any petition, schedu	lles, statements of affairs and plan which ma	y be required;			
	c. Representation of the debtor at the meeting	of creditors and confirmation hearing, and an	v adjourned hearings thereof:			

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

	CERTIFICATION	
I certify that the foregoing is a complete sthe debtor(s) in this bankruptcy proceedings.	statement of any agreement or arrangement for paymer	at to me for representation of
5/9/2016	/s/ Mike Miller	

Signature of Attorney

Semrad Law Firm

Name of law firm

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Date

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Andrina T. Tyson ; Joel D. Terry	Case No.	
	Debtor		(if known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FOR	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the firendered or to be rendered on behalf of the debtor(s)	ling of the netition in hankruptcy, or saread to	ha naid ta ma far anning
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2.	The source of the compensation paid to me was:		
	✓ Debtor Other	(specify)	
3.	The source of the compensation paid to me is:		
	✓ Debtor Other	(specify)	
4.	I have not agreed to share the above-disclosed comembers and associates of my law firm.	mpensation with any other person unless the	y are
	I have agreed to share the above-disclosed compermembers or associates of my law firm. A copy of the people sharing in the compensation, is attached	the agreement, together with a list of the par	re not nes of
5.	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and a bankruptcy;	render legal service for all aspects of the bal rendering advice to the debtor in determining	nkruptcy case, including: whether to file a petition in
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan which may be	e required;
	c. Representation of the debtor at the meeting of c		
	d. Representation of the debtor in adversary proce	eedings and other contested bankruptcy matte	ers;

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

	CERTIFICATION
I certify that the foregoing is a con the debtor(s) in this bankruptcy procee	plete statement of any agreement or arrangement for payment to me for representation of dings.
5/6/2016	/s/ Mike Miller
Dale	Signature of Attorney
	Semrad Law Firm
	Name of law firm

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- Before signing this agreement, the attorney has received, \$ 350.00
 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 91.52 for expenses,
 leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/6/16

Signed:

Joel D. Terry & Andrina T. Tyson

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main UNITED STATES BANKBURG CYCOURT Northern District of Illinois

In re:	Tyson, Andrina T. ; Terry, Joel D.	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MAT	RIX
	The above named Debtors hereby verify that the atta	ached list of creditors is true	and correct to the best of their knowledge
Date:	5/9/2016	/s/ Tyson, Andrina	т.
		Tyson, Andrina T. Signature of Debto	or
		/s/ Terry, Joel D.	
		Terry, Joel D.	

Signature of Joint Debtor

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DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN , NE 68508 USA

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN , NE 68508 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main MEDICREDIT, INC Document Page 88 of 98

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

1ST FINL INVSTMNT FUND 3091 GOVERNORS LAKE DR PEACHTREE CORNERS, GA 30071 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS, MT 63043 USA

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA

CCI 501 Greene Street # 302 Augusta , GA 30901 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA 95353 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

AMER COLL CO 919 W ESTES SCHAUMBURG , IL 60193 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main MEDICREDIT, INC Document Page 89 of 98

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

FBCS 330 S WARMINSTER RD STE HATBORO , PA 19040 USA

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL 32256 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

CMRE FINANCE 3350 E. BIRCH ST. SUITE 200 BREA , CA 92821 USA

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821 USA

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821 USA

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main MEDICREDIT, INC Document Page 90 of 98

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463 USA

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154 USA

ALLIED COLLECTION SVCS 8550 BALBOA BLVD STE 232 NORTHRIDGE , CA 91325 USA

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

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MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 USA

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL 60622 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA 30301 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

Sterling Estates 9300 W 79th St. Justice , IL 60458 USA

BABB RONALD D 12757 S WESTERN #207 Blue Island , IL 60406 USA

Apollo Motors 2457 N Cicero Ave Chicago , IL 60639 USA Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main y of Berwyn Document Page 92 of 98

The City of Berwyn 6700 26th St Berwyn , IL 60402 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Arnold, Scott, Harris P.C. 111 W Jackson Blvd # 600 Chicago , IL 60604 USA

NUVELL CREDIT CO 200 RENAISSANCE CTR DETROIT, MI 48243 USA

West Suburban Medical Center 3 Erie Ct Oak Park , IL 60302 USA

UIC Hospital 1740 West Taylor Street Chicago , IL 60612 USA

Macneal Hospital 3249 S Oak Park Ave Berwyn , IL 60402 USA

Loyola University Medical Center Two Westbrook Corporate Center, Suite 700 Westchester , IL 60154 USA

Westlake Emergency Room 6880 W. Snowville RD., Ste 210 Brecksville , OH 44141 USA

Gottlieb Memorial Hospital 701 W North Ave Melrose Park , IL 60160 USA

PCC Community Wellness 2010 N Harlem Ave Elmwood Park , IL 60707 USA

America's Financial Choice 6 N Austin Blvd Oak Park , IL 60302 USA Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main ax Title Loans Document Page 93 of 98

Title Max Title Loans 9631 N Milwaukee Ave Niles , IL 60714 USA

Nicor Gas 90 N. Finley Road Glen Ellyn , IL 60137 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

HSN PO BOX 9090 Clearwater , FL 33758 USA

Debtor 1 Andrina Case 16	-15691 Doc 1 Filed 05/0		:39:28 Desc Main
	estions for Reporting Purposes	. Mante	
16. What kind of debts do you have?	16a. Are your debts primarily of as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be obtain money for a business investment. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts and primarily for a personal, family, or business debts? Business debts are sor investment or through the operations on the consumer debts or the	household purpose." e debts that you incurred to ation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.	Go to line 18. you estimate that after any exempt property is a to distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☑ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Panifa Sign Below			
For you	and correct. If I have chosen to file under Cha or 13 of title 11, United States Corproceed under Chapter 7.	de. I understand the relief available	hat the information provided is true ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to ne who is not an attorney to help me
	fill out this document, I have obtain I request relief in accordance with I understand making a false state	ined and read the notice required by the chapter of title 11, United Statesment, concealing property, or obtain e can result in fines up to \$250,000, 1519, and 3571. /// // // // // // // // // // // // /	11 U.S.C. § 342(b). s Code, specified in this petition. ing money or property by fraud in or imprisonment for up to 20 years,

Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main Fill in this information to identify your case: Debtor 1 Andrina Tyson First Name Middle Name Last Name Debtor 2 Joel D. Terry (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Faire Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? V No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, Leeclare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Andrina Tyson 🗶 /s/ Joel Terry Signature of Debtor 1 Signature of Debtor 2

Date 5/6/2016

MM/DD/YYÝY

Date 5/6/2016

MM/DD/YYYY.

Deb	tor 1	Andrina Case 1	6-15691	Doc 1 T. Middle Name	Filed 05/09/16 Document	Entered 05/09/16 11:39:28 Page 96 of 98 (f known)	Desc Main
28.	With	nin 2 years before y litors, or other parti	ou filed for b ies.	oankruptcy, dic	l you give a financial st	atement to anyone about your business? Inc	clude all financial institutions,
		No Yes. Fill in the details	s below.				
					Date issued		
		Name			MM/DD/YYYY	******	
		Number Street			<u> </u>		
		City	State	Zip Code	•		
Part	12:	Sign Below					
a	and c	orrect. I understand	d that making	g a false stater	ment, concealing prope	achments, and I declare under penalty of perj erty, or obtaining money or property by fraud to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1	in connection with a
			ndrina Tyson re of Debtor 1	And	in the	/s/ Joel Terry Signature of Debter 2	X Teny
		Date 6	5/6/2016			Date 5/6/2016	
Ε	Did yo	ou attach additional	pages to Yo	our Statement	of Financial Affairs for	Individuals Filing for Bankruptcy (Official Fo	ərm 107)?
Ī.	Z N	lo					
Ĺ] Y	es					
C	Did yo	ou pay or agree to p	ay someone	who is not an	attorney to help you fil	l out bankruptcy forms?	
E	N IS	o					
r	Y	es. Name of person				Attach the Bankruptcy Petition I	Prenarer's Notice

Case 16-15691 Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Main UNITED SHATES BANKRUPTCY COURT Northern District of Illinois

	• • • • • • • • • • • • • • • • • • • •	Plottiot of himfold	
In re:	Tyson, Andrina T. ; Terry, Joel D. Deblor(s)	Case No.	**
		Chapter.	Chapter13
	VERIFICAT	TON OF CREDITOR MATE	RIX
	The above named Debtors hereby verify that the	ne attached list of creditors is true an	d correct to the best of their knowledge.
ale:	5/6/2016	Isl Tyson, Andrina T. Tyson, Andrina T. Signature of Debtor	Michin Spen
		/s/ Terry, Joel D. Terry, Joel D. Signature of Joint De	gad Teny

Deb	lor 1	Case 16-15691 T. Doc 1 Filed 05/09/16 Entered 05/09/16 11:39:28 Desc Mair Vson Page 98 of 98 number (if known) Documentume Page 98 of 98 number (if known)	1
16.	Cal	culate the median family income that applies to you. Follow these steps:	
		Fill in the state in which you live.	
	16b,	Fill in the number of people in your household.	
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$86,921.00
17.	Hov	v do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
		Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.		y your total average monthly income from line 11.	\$3,672.34
19.	Ded com	luct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
		Subtract line 19a from line 18.	\$3,672.34
20.	Calc	culate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$3,672.34
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$44,068.08
	20c.	Copy the median family income for your state and size of household from line 16c.	\$86,921.00
21.		do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.	
ani	9 S	Sign Below	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		Signature of Debtor 1 Signature of Debtor 1 Signature of Debtor 2 Signature of Debtor 3 Signature of Debtor 3 Signature of Debtor 3 Signature of Debtor 4 Signature of Debtor 5 Signature of Debtor 5 Signature of Debtor 6 Signature of Debtor 6 Signature of Debtor 7 Signature of Debtor 8 Signature of Debtor 9 Signa	
		Date 5/6/2016 Date 5/6/2016 MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	